

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Stephen M. Dew  
 Tanya M. Dew  
 Debtors

Case No. 18-14842-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 23

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db/jdb  
 smg +Stephen M. Dew, Tanya M. Dew, 155 Frank Drive, Norrthampton, PA 18067-1063  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14169888 +Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 14169890 +Chase, P.O. Box 1423, Charlotte, NC 28201-1423  
 14169891 +Citi Bank, P.O. Box 9001037, Louisville, KY 40290-1037  
 14169892 +Disney Chase Card Services, P.O. Box 1423, Charlotte, NC 28201-1423  
 14169893 +Kia Motors Finance, P.O. Box 650805, Dallas, TX 75265-0805  
 14169894 +Lowe's/Synschrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914  
 14169895 +Orthodontics of the Lehigh Valley, 1665 Valley Center Parkway, Suite 100,  
 Bethlehem, PA 18017-2351  
 14169896 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14169897 +PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177  
 14169898 +Raymour & Flanigan, P.O. Box 33802, Detroit, MI 48232-5802  
 14169900 +Volkswagen Credit, P.O. Box 5215, Carol Stream, IL 60197-5215

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 11 2018 02:26:04  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 11 2018 02:26:24 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14169887 EDI: BANKAMER.COM Dec 11 2018 07:21:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19886  
 14169889 +EDI: CHASE.COM Dec 11 2018 07:20:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
 14170368 +EDI: RMSC.COM Dec 11 2018 07:21:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14169899 EDI: TFSR.COM Dec 11 2018 07:18:00 Toyota Financial, P.O. Box 5855,  
 Carol Stream, IL 60197

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmlawgroup.com  
 SCOTT M. WILHELM on behalf of Joint Debtor Tanya M. Dew maddid@wwgrlaw.com,  
 G27019@notify.cincompass.com  
 SCOTT M. WILHELM on behalf of Debtor Stephen M. Dew maddid@wwgrlaw.com,  
 G27019@notify.cincompass.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Stephen M. Dew</b>	Social Security number or ITIN	<b>xxx-xx-8622</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Tanya M. Dew</b>	Social Security number or ITIN	<b>xxx-xx-3530</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-14842-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen M. Dew

Tanya M. Dew

12/10/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**